

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Germain W. Joyner  
Debtor

Case No. 19-04208-MJC  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-5  
Date Rcvd: Mar 07, 2025

User: AutoDocket  
Form ID: 3180W

Page 1 of 6  
Total Noticed: 87

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2025:

Recip ID	Recipient Name and Address
db	Germain W. Joyner, 3132 Pine Valley Way, East Stroudsburg, PA 18302-6703
cr	+ WILMINGTON, 1600 S. DOUGLASS RD., ANAHEIM, CA 92806-5948
5252988	++++ AMERIGAS PROPANE, C/O CENTRAL CREDIT SERVICES, 2070 LITTLE HILLS EXPY, SAINT CHARLES MO 63301-3708 address filed with court:, AMERIGAS PROPANE, C/O CENTRAL CREDIT SERVICES, 20 CORPORATE HILLS DRIVE, SAINT CHARLES, MO 63301
5252993	+ BLUE RIDGE CABLE, 920 EHLEH STREET, STROUDSBURG, PA 18360-1121
5253008	DAVID APOTHAKEH ESQ, 520 FELLOWSHIP RD SUITE C306, PO BOX 5496, MOUNT LAUREL, NJ 08054-5496
5253009	DIRECT TV, PO BOX 78626, PHOENIX, AZ 85062-8626
5253018	+ MARK NICHTEH PC, 44 SOUTH BROADWAY, WHITE PLAINS, NY 10601-4425
5253020	MET-ED/10 FIRST ENERGY, C/O ASSOC CREDIT SERVICE, PO BOX 5171, WESTBOROUGH, MA 01581
5253022	+ MIDDLE SMITHFIELD TOWNSHIP, SEWER DEPARTMENT, 147 MUNICIPAL DRIVE, EAST STROUDSBURG, PA 18302-9519
5253023	+ MIDDLE SMITHFIELD TWP, SEWER DEPARTMENT, 147 MUNICIPAL DRIVE, EAST STROUDSBURG, PA 18302-9519
5253025	+ MONROE PATHOLOGISTS, PO BOX 808, EAST STROUDSBURG, PA 18301-4108
5253026	+ MONROE RADIOLOGY IMAGING PC, PO BOX 12 B, EAST STROUDSBURG, PA 18301-0012
5253029	+ NYC DEPT DEPT OF FINANCE, PARKING VIOLATIONS CHURCH ST STN, PO BOX 3600, NEW YORK, NY 10008-3600
5253030	NYS DEPT OF LABOR - UNEMPLOYMENT, INSURANCE DIV-BENEFIT COLL UNIT, PO BOX 1195, ALBANY, NY 12201-1195
5253034	PHELAN HALLINAN DIAMOND JONES, 1617 JFK BLVD SUITE 1400, ONE PENN CENTER PLAZA, PHILADELPHIA, PA 19103
5253036	+ PINNACLE RECEIVABLE SOLUTIONS, PO BOX 51058, MYRTLE BEACH, SC 29579-0018
5253037	+ POCONO GASTROENTEROLOGY PC, 175 E BROWN ST STE 115, EAST STROUDSBURG, PA 18301-3098
5253039	+ POCONO HEALTHCARE MGT, ATTN BILLING OFFICE, PO BOX 827658, PHILADELPHIA, PA 19182-7658
5253041	POCONO MEDICAL CENTER, PO BOX 822009, PHILADELPHIA, PA 19182-2009
5253043	+ RETRIEVAL MASTERS CREDITORS BUR, 4 WESTCHESTER PLZ SUITE 110, ELMSFORD, NY 10523-1615

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PHINAMERI.COM	Mar 07 2025 23:35:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
cr	Email/Text: BKBCNMAIL@carringtonms.com	Mar 07 2025 18:37:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806
cr	+ EDI: AISACG.COM	Mar 07 2025 23:35:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 07 2025 18:46:00	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

5252986	+ Email/Text: EBNProcessing@afni.com	Mar 07 2025 18:37:00	AFNI INC, PO BOX 3097, BLOOMINGTON, IL 61702-3097
5270194	EDI: PHINAMERI.COM	Mar 07 2025 23:35:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
5252987	EDI: PHINAMERI.COM	Mar 07 2025 23:35:00	AMERICREDIT FINANCIAL SERVICES, 801 CHERRY STREET, FORT WORTH, TX 76102
5252989	^ MEBN	Mar 07 2025 18:34:30	APEX ASSET MGT, 2501 OREGON PIKE STE 102, LANCASTER, PA 17601-4890
5252990	+ EDI: ATTWIREBK.COM	Mar 07 2025 23:35:00	AT&T WIRELESS, C/o Bankruptcy, 1801 Valley View Lane, Farmers Branch, TX 75234-8906
5258480	Email/PDF: resurgentbknotifications@resurgent.com	Mar 07 2025 18:45:53	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5252991	+ EDI: CITICORP	Mar 07 2025 23:35:00	BEST BUY CREDIT SERVICES, PO BOX 790441, SAINT LOUIS, MO 63179-0441
5252992	+ EDI: CITICORP	Mar 07 2025 23:35:00	BEST BUY/CBNA, PO BOX 6497, SIOUX FALLS, SD 57117-6497
5252994	+ Email/Text: updates@brennanclark.com	Mar 07 2025 18:37:00	BRENNAN & CLARK LTD, 721 E MADISON ST, VILLA PARK, IL 60181-3083
5252995	+ EDI: CAPITALONE.COM	Mar 07 2025 23:35:00	CAPITAL ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
5252995	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 07 2025 18:57:40	CAPITAL ONE, PO BOX 30253, SALT LAKE CITY, UT 84130-0253
5252996	+ EDI: CAPONEAUTO.COM	Mar 07 2025 23:35:00	CAPITAL ONE AUTO, 3901 DALLAS PKWY, PLANO, TX 75093-7864
5252996	+ Email/PDF: acg.coaf.ebn@aisinfo.com	Mar 07 2025 18:45:29	CAPITAL ONE AUTO, 3901 DALLAS PKWY, PLANO, TX 75093-7864
5252998	+ EDI: CAPITALONE.COM	Mar 07 2025 23:35:00	CAPITAL ONE BANK, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
5252998	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 07 2025 18:57:46	CAPITAL ONE BANK, PO BOX 30281, SALT LAKE CITY, UT 84130-0281
5252997	+ EDI: CAPITALONE.COM	Mar 07 2025 23:35:00	CAPITAL ONE BANK, 26525 N RIVERWOODS BLVD, METTAWA, IL 60045-3438
5252997	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 07 2025 18:45:51	CAPITAL ONE BANK, 26525 N RIVERWOODS BLVD, METTAWA, IL 60045-3438
5486775	Email/Text: BKBCNMAIL@carringtonms.com	Mar 07 2025 18:37:00	Carrington Mortgage Services, LLC, 1600 S. Douglass Road, Anaheim, CA 92806
5486776	Email/Text: BKBCNMAIL@carringtonms.com	Mar 07 2025 18:37:00	Carrington Mortgage Services, LLC, 1600 S. Douglass Road, Anaheim, CA 92806, Carrington Mortgage Services, LLC, 1600 S. Douglass Road, Anaheim, CA 92806
5253000	Email/Text: Collections_Bankruptcies@encoreexchange.com	Mar 07 2025 18:37:00	COMPUTER CREDIT INC, PO BOX 5238, WINSTON SALEM, NC 27113-5238
5253001	+ EDI: LCIICSYSTEM	Mar 07 2025 23:35:00	CONEDISON, C/O IC SYSTEMS, PO BOX 64378, SAINT PAUL, MN 55164-0378
5252999	Email/Text: cfcbackoffice@contfinco.com	Mar 07 2025 18:37:00	CERULEAN, CARDHOLDER SERVICES, PO BOX 3220, BUFFALO, NY 14240
5253002	Email/Text: cfcbackoffice@contfinco.com	Mar 07 2025 18:37:00	CONTINENTAL FINANCE COMPANY, 4550 NEW LINDEN HILL ROAD, SUITE 400, WILMINGTON, DE 19808
5253003	+ EDI: CONVERGENT.COM	Mar 07 2025 23:35:00	CONVERGENT, PO BOX 9004, RENTON, WA 98057-9004

District/off: 0314-5  
Date Rcvd: Mar 07, 2025

User: AutoDocke  
Form ID: 3180W

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Total Noticed: 87

5253005	+ EDI: CCS.COM	Mar 07 2025 23:35:00	CREDIT COLLECTION SERVICES, TWO WELLS AVENUE, NEWTON, MA 02459-3225
5253004	+ EDI: CCS.COM	Mar 07 2025 23:35:00	CREDIT COLLECTION SERVICES, 725 CANTON STREET, NORWOOD, MA 02062-2679
5253006	Email/Text: correspondence@credit-control.com	Mar 07 2025 18:37:00	CREDIT CONTROL LLC, PO BOX 31179, TAMPA, FL 33631
5253007	Email/PDF: creditonebknofications@resurgent.com	Mar 07 2025 18:45:51	CREDIT ONE BANK, PO BOX 98872, LAS VEGAS, NV 89193-8872
5254903	+ EDI: AISACG.COM	Mar 07 2025 23:35:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5254903	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 07 2025 18:46:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5267725	+ EDI: AISACG.COM	Mar 07 2025 23:35:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
5267725	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 07 2025 18:57:41	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
5253009	EDI: DIRECTV.COM	Mar 07 2025 23:35:00	DIRECT TV, PO BOX 78626, PHOENIX, AZ 85062-8626
5253011	Email/Text: akron_patient_services@teamhealth.com	Mar 07 2025 18:37:00	EMERG CARE SERV OF PA, C/O AKRON BILLING CENTER, 3585 RIDGE PARK DR, AKRON, OH 44333-8203
5275396	Email/Text: BNCnotices@dcmservices.com	Mar 07 2025 18:37:00	Emergency Physician Associate of PA, PC, PO Box 1123, Minneapolis, MN 55440-1123
5253012	Email/Text: argbsref@geico.com	Mar 07 2025 18:37:00	GEICO CASUALTY CO, ONE GEICO CENTER, MACON, GA 31296-0001
5253013	+ EDI: PHINGENESIS	Mar 07 2025 23:35:00	GENESIS FS CARD SERVICES, PO BOX 4477, BEAVERTON, OR 97076-4401
5253014	+ EDI: PHINAMERI.COM	Mar 07 2025 23:35:00	GM FINANCIAL, PO BOX 181145, ARLINGTON, TX 76096-1145
5253015	EDI: LCIICSYSTEM	Mar 07 2025 23:35:00	IC SYSTEM INC, PO BOX 64378, SAINT PAUL, MN 55164-0378
5253016	+ EDI: JPMORGANCHASE	Mar 07 2025 23:35:00	JP MORGAN CHASE BANK NA, 1111 POLARIS PARKWAY, COLUMBUS, OH 43240-2050
5253016	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 07 2025 18:45:57	JP MORGAN CHASE BANK NA, 1111 POLARIS PARKWAY, COLUMBUS, OH 43240-2050
5280046	+ EDI: JPMORGANCHASE	Mar 07 2025 23:35:00	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203-4774
5280046	+ Email/PDF: ais.chase.ebn@aisinfo.com	Mar 07 2025 18:57:56	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203-4774
5253017	Email/Text: govtaudits@labcorp.com	Mar 07 2025 18:37:00	LABORATORY CORP OF AMERICA, PO BOX 2240, BURLINGTON, NC 27216-2240
5269604	Email/PDF: resurgentbknofications@resurgent.com	Mar 07 2025 18:45:47	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5368367	Email/Text: BankruptcyECFMail@mccalla.com	Mar 07 2025 18:37:00	Wilmington Savings Fund Society, FSB, as trustee o, c/o McCalla Raymer Leibert Pierce, LLC,

			Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
5258374	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 07 2025 18:46:01	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5253019	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 07 2025 18:45:42	MERRICK BANK CORP, PO BOX 9201, OLD BETHPAGE, NY 11804-9001
5253021	+ Email/Text: cedwards@ncsplus.com	Mar 07 2025 18:37:00	MIDDLE SMITHFIELD TOWNSHIP, C/O NATIONAL CREDIT SYSTEMS, 117 E 24TH ST 4TH FLOOR, NEW YORK, NY 10010-2919
5253024	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 07 2025 18:37:00	MIDLAND CREDIT MANAGEMENT, 2365 NORTHSIDE DRIVE, SUITE 300, SAN DIEGO, CA 92108-2710
5253027	^ MEBN	Mar 07 2025 18:34:37	NATIONAL ENTERPRISE SYSTEMS, 29125 SOLON ROAD, SOLON, OH 44139-3442
5253028	Email/Text: DL-NJEZPASS-Bankruptcies@conduent.com	Mar 07 2025 18:37:00	NJ EZ PASS, VIOLATIONS PROCESSING CTR, PO BOX 4971, TRENTON, NJ 08650
5253031	+ Email/Text: NY-Bankruptcy@lgbs.com	Mar 07 2025 18:37:00	NYS THRUWAY AUTHORITY, C/O LINEBARGER GOGGAN BLAIR, 61 BROADWAY STE 2600, NEW YORK, NY 10006-2840
5253032	+ EDI: AGFINANCE.COM	Mar 07 2025 23:35:00	ONE MAIN FINANCIAL, PO BOX 499, HANOVER, MD 21076-0499
5265178	+ EDI: AGFINANCE.COM	Mar 07 2025 23:35:00	ONEMAIN, P.O. Box 3251, Evansville, In. 47731-3251
5253033	EDI: SYNC	Mar 07 2025 23:35:00	PAYPAL, PO BOX 965064, ORLANDO, FL 32896-5064
5253033	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 07 2025 18:58:02	PAYPAL, PO BOX 965064, ORLANDO, FL 32896-5064
5253035	+ Email/Text: pcabkt@phillips-cohen.com	Mar 07 2025 18:37:00	PHILLIPS & COHEN ASSOC, 1002 JUSTISON STREET, WILMINGTON, DE 19801-5148
5253038	+ Email/Text: bankruptcydepartment@tsico.com	Mar 07 2025 18:37:00	POCONO HEALTHCARE MANAGEMENT, C/O TRANSWORLD SYSTEMS INC, 507 PRUDENTIAL RD, HORSHAM, PA 19044-2308
5253040	+ Email/Text: Bankruptcies@nragroup.com	Mar 07 2025 18:37:00	POCONO MEDICAL CENTER, C/O NATIONAL RECOVERY AGENCY, 2491 PAXTON ST, HARRISBURG, PA 17111-1036
5253042	EDI: PRA.COM	Mar 07 2025 23:35:00	PORTFOLIO RECOVERY ASSOC LLC, PO BOX 12914, NORFOLK, VA 23541
5274856	EDI: Q3G.COM	Mar 07 2025 23:35:00	Quantum3 Group LLC as agent for, GPCC I LLC, PO Box 788, Kirkland, WA 98083-0788
5253044	+ Email/Text: updates@brennanclark.com	Mar 07 2025 18:37:00	SAFECO-LIBERTY MUTUAL GROUP, C/O BRENNAN & CLARK LTD, 721 E MADISON STE 200, VILLA PARK, IL 60181-3082
5253045	+ Email/Text: Supportservices@receivablesperformance.com	Mar 07 2025 18:37:00	SPRINT, C/O RPM, 20816 44TH AVE W, LYNNWOOD, WA 98036-7744
5253046	+ EDI: CONVERGENT.COM	Mar 07 2025 23:35:00	T-MOLBILE USA, C/O CONVERGENT OUTSOURCING, 800 SW 39TH ST, RENTON, WA 98057-4927
5253047	+ EDI: PHINGENESIS	Mar 07 2025 23:35:00	THE BANK OF MISSOURI/MILSTNE, PO BOX 4499, BEAVERTON, OR 97076-4499
5253048	+ Email/Text: blindsay@transcontinentalcredit.com	Mar 07 2025 18:37:00	TRANS-CONTINENTAL CREDIT & COLL, PO BOX 5055, WHITE PLAINS, NY 10602-5055
5254861	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Mar 07 2025 18:45:44	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington,

			DC 20410-0002
5253049	+ EDI: VERIZONCOMB.COM	Mar 07 2025 23:35:00	VERIZON WIRELESS, PO BOX 49, LAKELAND, FL 33802-0049
5253049	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 07 2025 18:37:00	VERIZON WIRELESS, PO BOX 49, LAKELAND, FL 33802-0049
5253050	^ MEBN	Mar 07 2025 18:34:34	VIOLATIONS PROCESSING CENTER, PO BOX 15186, ALBANY, NY 12212-5186
5319749	+ Email/Text: BKBCNMAIL@carringtonms.com	Mar 07 2025 18:37:00	WILMINGTON SAVINGS CARRINGTON MTS SERV, 1600 S. DOUGLASS RD, ANAHEIM, CA 92806, WILMINGTON SAVINGS CARRINGTON MTS SERV, 1600 S. DOUGLASS RD, ANAHEIM, CA 92806-5948
5319748	+ Email/Text: BKBCNMAIL@carringtonms.com	Mar 07 2025 18:37:00	WILMINGTON SAVINGS CARRINGTON MTS SERV, 1600 S. DOUGLASS RD, ANAHEIM, CA 92806-5948
5253051	+ Email/Text: cedwards@ncsplus.com	Mar 07 2025 18:37:00	WIRELESS DEPOT/VERIZON RETAIL, C/O NATIONAL CREDIT SYSTEMS, 117 E 24TH ST 5TH FLOOR, NEW YORK, NY 10010-2937
5507657	^ MEBN	Mar 07 2025 18:34:33	Wilmington Savings Fund Society, FSB, et al, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, The Shops at Valley Square, Warrington, PA 18976-3403

TOTAL: 79

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5335958	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
5312445	*+	JPMorgan Chase Bank, National Association, Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203-4774
5368368	*P++	MCCALLA RAYMER LEIBERT PIERCE LLC, ATTN ATTN WENDY REISS, 1544 OLD ALABAMA ROAD, ROSWELL GA 30076-2102, address filed with court., Wilmington Savings Fund Society, FSB, as trustee o, c/o McCalla Raymer Leibert Pierce, LLC, Bankruptcy Department, 1544 Old Alabama Road, Roswell, GA 30076
5253010	##	DIVERSIFIED CONSULTANTS, PO BOX 1391, SOUTHGATE, MI 48195-0391

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 09, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2025 at the address(es) listed below:

Name	Email Address
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District/off: 0314-5  
Date Rcvd: Mar 07, 2025

User: AutoDocke  
Form ID: 3180W

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Total Noticed: 87

Daniel Philip Jones	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust F djones@sterneisenberg.com, bkecf@sterneisenberg.com
Daniel Philip Jones	on behalf of Creditor Carrington Mortgage Services LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
Denise E. Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, as Trustee of Stanwich Mortgage Loan Trust F by Carrington Mortgage Services, LLC as Servicer and Attorney in Fact bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust F bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Mario J. Hanyon	on behalf of Creditor Jpmorgan Chase Bank National Association wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Mario John Hanyon	on behalf of Creditor Jpmorgan Chase Bank National Association pamb@fedphe.com, mario.hanyon@brockandscott.com
Monroe County Tax Claim Bureau	TZito@monroecountypa.gov TZito@monroecountypa.gov;CTreible@monroecountypa.gov
Robert J Kidwell, III	on behalf of Debtor 1 Germain W. Joyner rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
Steven K Eisenberg	on behalf of Creditor Wilmington Savings Fund Society FSB, as trustee of Stanwich Mortgage Loan Trust F seisenberg@sterneisenberg.com, bkecf@sterneisenberg.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Germain W. Joyner lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams. com;swiggins@newmanwilliams.com
TOTAL: 12	

**Information to identify the case:**

Debtor 1

Germain W. Joyner

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0417

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-04208-MJC

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Germain W. Joyner  
aka Germain William Joyner, aka Germain  
Joyner

3/7/25**By the  
court:**

Mark J. Conway, United States  
Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;





- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**